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India:

Social Consequences of Demographic Change

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Since the mid-1960s, India's population dynamics have been characterised by several notable shifts that will have social implications for decades to come. This paper sketches some of the central parameters of a complex demographic picture, in particular: marked inter-regional differences in the timing and extent of fertility decline (earlier and deeper in much of the south, later and still on-going in the large northern states); complex intra-regional variations associated with rural-urban residence, economic position, caste and religious community; and striking regional contrasts in 'daughter aversion' (most extreme in parts of north-west India, though with pockets in the south and evidence of spread to new regions). The main body of the paper then addresses the likely impact of these demographic processes via the following themes: demographic dividend; marriage squeeze; implications of fertility decline for women; population ageing and the intergenerational contract.

Declining Mortality, Declining Fertility

After independence, death rates began declining, largely due to greater access to preventive and curative medical care, reductions in childhood diseases, and greater food security (Dyson 2010). Subsequently, fertility rates also began declining, due initially to rising age of marriage for women, later because of increased use of 'modern' contraception (Visaria 2004a).

India's fertility transition is, however, marked by persistent regional differences (Dyson 2004; Guilmoto & Rajan 2001; Visaria 2004a). Since 1951, fertility decline has gradually spread from coastal areas (especially in the south and south-east) to most of India, arriving latest in the Gangetic plain (Guilmoto & Rajan 2001). Parts of southern India already have below replacement fertility, whilst continuing population growth in the north is largely attributable to the lag in fertility decline. Visaria (2004a), however, predicts a gradual regional convergence as preferred family size approaches two children and unmet need for contraception declines everywhere. Nevertheless, regional contrasts in fertility decline will mark the population age and sex profiles for some decades, with young populations and slower population ageing in the north, but more rapid population ageing in the south.

Intra-regional differences in fertility decline are also striking. Census and survey data do not always permit firm conclusions on the relationship between fertility and economic position, but, broadly speaking, fertility is lowest among the wealthiest urban dwellers and highest amongst poor villagers, especially in the northern states. Generally, fertility remains higher among Scheduled Castes and Tribes (SCs and STs) and Muslims (Dharmalingam & Morgan 2004; Jeffery & Jeffery 2006; Jeffery et al. 2008; Jeffery & Jeffery 1997), although these profiles are heavily marked by regional differences.

Explanations for fertility decline are diverse. Most accounts prefer to see it as an outcome of people's responses to the consequences of mortality decline (Bhattacharya 2006; Visaria 2004a), rather than India's family programme, whose major demographic impact has been providing contraception to couples who wish to limit their fertility. Increased certainties about child survival may generate fears about the costs of childrearing and encourage parents to adopt contraception swiftly after having their desired number of children (Basu 1999). Additionally, rising aspirations—for fewer 'better quality' (e.g. more educated) children, for more consumer goods—raise childrearing costs (Basu 1999 & 2002). Caldwell (2005: 736), for instance, considers that "the pressure to have fewer children results principally not from forward-looking educated parents but from forward-looking investing parents."

Another approach, following Dyson & Moore (1983), focuses on regional differences in fertility decline in relation to kinship organisation and women's autonomy, with northern areas characterised by patrilocal marriage and women's low bargaining power in their marital homes (Krishnan 2001), and low levels of women's autonomy and formal education that hamper women's capacity to make decisions about fertility (e.g. Drèze & Murthi 2001; Drèze & Sen 2002). Yet, if regional differences in gender politics and kinship may give some handle on *regional* differences in fertility decline, there is little firm evidence that *intra-regional* differences (e.g. between Hindus and Muslims) reflect consistent differences in women's autonomy (Jejeebhoy & Sathar 2001; Morgan et al. 2002). Indeed, defining 'autonomy' is as complex as evaluating what its relationship might be to education and fertility decision-making (Jeffery & Basu 1996; Visaria 2004a). Moreover, educated women initially predominated in fertility decline, but about 65 per cent of fertility decline by 1990 was amongst illiterate women, attributed to rising aspirations (Bhat 2002) or a diffusion effect within households and local communities (McNay et al. 2003). Furthermore, fertility decline seems not to necessitate improvements in women's autonomy or educational status and is often more readily understood in relation to rising aspirations and wider economic changes (Basu 2002; Bhattacharya 2006). Perhaps, though, people's motives and the available means to limit fertility are extremely varied and there is no single grand narrative, whether one resting on women's autonomy or on social and economic parameters (Basu 1999).

Additionally, India's fertility decline has been sex-biased. This is an important downside of 'prosperity optimism' (Agnihotri 2000: Chapter 8), which again suggests that fertility decline does not necessarily *require* improvements in women's autonomy. The sex bias in fertility decline has been spatially non-random (Guilmoto & Attané 2007): India's increasingly masculine child sex ratios (CSRs) are most striking in what Oldenburg (1992) notably termed

the 'Bermuda triangle for girls', parts of north and north-west India that have historically had masculine CSRs (Arokiasamy 2007; Visaria 2004b), with gradual spatial diffusion to contiguous areas as couples aim both to limit their fertility and affect the sex balance of their children (Guilmoto 2008; Guilmoto & Attané 2007). Parts of south India not previously noted for masculine CSRs now also have increasingly masculine CSRs, however (Agnihotri 2001; Basu 1999).

Until the 1980s, masculine CSRs were basically explicable in terms of differential care of girls and boys. In the northern states, female disadvantage still sets in very soon after the neonatal period (Arokiasamy & Gautam 2008). From the mid-1980s, new technologies to determine foetal sex *in utero* became widely available and affordable, and sex selective abortions now account for some of the increasingly masculine CSRs (Patel 2007)—a phenomenon that raises uncomfortable questions about women's agency (Bhattacharya 2006).¹ Reliable information about the incidence and social distribution of sex selective abortions is scarce, however (e.g. Guilmoto 2009). Some argue that sex selective abortion is replacing differential care (e.g. Goodkind 1996). Others consider that girls face 'double jeopardy' from neglect compounded by sex selective abortion (Sudha & Rajan 2003) and that sex selective abortion can co-exist with the continuation of discrimination against those girls who are born (Agnihotri 2003). Das Gupta & Bhat (1997) consider that discrimination against girls increases when fertility declines faster than the desired number of sons and they predicted that sex selective abortions would play an increasing role in determining the CSR, whilst Bhat & Xavier (2003) consider that the 'son preference' effect can more effectively be put into practice because of available technology. It seems that educated, wealthy urban residents are more likely than poorer rural residents to practise sex selective abortions, but that they do not discriminate against girls they allow to be born; by contrast, excess female child mortality is more marked for children of poorer and uneducated mothers (Agnihotri 2003; Arokiasamy 2007). It also appears that the economically advantaged pioneer sex selective abortions. The practice gradually seeps down the class hierarchy within localities (Guilmoto 2008; Guilmoto & Attané 2007) and the spread of masculine CSRs to new areas begins in urban centres and gradually spreads to rural areas (Agnihotri 2003). Sex ratios at birth are most masculine for Sikhs and Jains, followed by Hindus (Bhat & Xavier 2007; Guilmoto 2008). Masculine CSRs among Scheduled Castes are intensifying, narrowing the gap between them and the general population (Bhat & Xavier 2003; Siddhanta et al. 2009). Broadly, Muslims match the overarching regional patterns, yet within regions Muslims have less masculine CSRs than their neighbours (Guilmoto 2008): Muslims express lower son preferences, rarely practise sex selective abortion (Bhat & Xavier 2003 & 2007) and their

¹ Indian demographers generally present sex ratio statistics in terms of females per 1000 males. A normal sex ratio at birth (SRB) would be 930-960 (or 104-107 males per 100 females).

children (including girls) have a mortality advantage that cannot readily be explained by wealth and education differentials (unlike among caste Hindus and Scheduled Castes) (Bhalotra et al. 2010).

Son preferences and ‘daughter aversion’ are often explained by reference to parental fears about having to provide daughters with dowries—the jewellery, household goods, cash etc. provided by the bride’s parents and wider kin network that go to the bride’s husband’s home.² Dowry has a long history especially in northern India, a region with long-standing masculine sex ratios. More recently, writers and activists have addressed dowry: its escalation, dowry demands, the harassment and even murder of young married women whose dowries are deemed insufficient and its recent spread to areas where it was rare previously (or only an urban élite phenomenon), such as parts of the south.³

Further, in most of India, marriage is patrilocal (i.e. the bride moves to her husband’s home) (see e.g. Agrawal & Unisa 2007; Banerjee & Jain 2001) and outlays made by the groom’s parents—such as providing a residence for their son and daughter-in-law—remain within the groom’s family. Marriage migration also occurs in less prestigious marriages involving brideprice or bride purchase. Typically, the groom’s family reaps long-term advantages—the daughter-in-law’s labour, her childbearing and childrearing capacity, and care in old age (see below). Daughters, then, benefit their in-laws rather than their parents (see e.g. Sudha & Rajan 2003) and women’s marriage migration provides a strong disincentive to rearing daughters *even when there is no dowry system* (Das Gupta et al. 2003).

Social Consequences of India’s Demographic Transition

Fertility will probably continue to decline in India, with a gradual convergence between the different regions, but predictions about the gender bias in this process are contested. Some demographers predict that India’s sex ratios will continue to become more masculine (Das Gupta & Bhat 1997; Mayer 1999) and that son preferences will continue to be manifest for some decades, especially if the social and economic root causes are not removed (Guilmoto & Attané 2007). Others predict that son preferences will decline (Visaria 2004a) and there are indications that the sex ratio at birth has begun to plateau (Bhat & Xavier 2003). Regional differences will probably persist, with the north-west having masculine CSRs for some years before they begin to plateau (Das Gupta et al. 2009) and regions where fertility decline is coming later (much of the rest of north India) showing a worsening of CSRs, at least for a time (Guilmoto 2009).

² Some items are given before the wedding (e.g. at engagement ceremonies) and gifts continue to go from the bride’s family to her in-laws on various occasions throughout her life. The dowry is not straightforwardly the bride’s personal property: some items are designated for specific individuals in her husband’s family and her ability to control even household items is not necessarily complete: Sharma (1984); Srinivas (1984).

³ Basu (ed.) (2005) and Bradley et al. (eds) (2009) contain useful collections of papers addressing these issues.

Perhaps the one safe prediction is that fertility decline, population ageing and masculine CSRs will leave their stamp on social and economic life—but their impact will operate at different paces in different regions and for different social groups, and India's demographic profile will be marked by regional, class and other diversities well into the 21st century. With this in mind, I now explore some implications for family life and household processes.

Obtaining employment, marrying and having children are major aspects of people's transitions to adulthood(s) in India. Many people in much of India will find it difficult to achieve these transitions successfully, however, because of how demographic processes intersect with other social and economic phenomena. I organise the discussion first around how the demographic dividend and the marriage squeeze affect people's ability to achieve these transitions. I then consider how these issues and fertility decline impact on women before turning to population ageing and intergenerational contract.

Demographic dividend:

The demographic dividend (or bonus) refers to a short-term window of opportunity that may arise when fertility declines. The child dependency ratio falls because there are proportionally more people in the working age groups (usually 15-59 or to 64) to provide for smaller proportions of dependent children. This may generate savings at both national and household level that can be devoted to social and economic investment, for instance in education and health care. Gradually, though, with increasing longevity and as people in the working ages exit from economic activity, the old-age dependency ratio rises (see below) and this window of opportunity closes.

It is very unlikely, however, that the demographic dividend will materialise for India as a whole (Acharya et al. 2004: 204-205). Put simply, being of 'working age' is not the same as being 'economically active' (Basu 2011). The agricultural sector has not absorbed all the new potential workers, over 90 per cent of workers are in the informal sector, employment is increasingly casualised (with particularly high levels of youth unemployment, including amongst educated young people), and income inequalities are widening (McNay et al. 2004). Yet the working age population will increase by 1.5 times between 2001 and 2026 (McNay et al. 2004: 170), probably not all of whom will obtain secure or well-paid employment (Acharya et al. 2004: 206 ff.). Indeed, India's apparently spectacular economic performance in recent years has been characterised as 'jobless growth', with jobs in IT and its spin-offs recruiting only small numbers of highly trained people (e.g. Joshi 2010). And, crucially, women of 'working age' continue to have relatively low rates of economic activity, especially in the north (Basu 2011; Desai 2010) (see below). The *demographic* dividend, then, will not necessarily generate an *economic* and *social* one.

There will, however, be considerable inter-regional contrasts and very different employment prospects and trajectories for people in different class positions within regions. Some demographic dividend may be experienced in parts of the south with relatively long histories of fertility decline and considerable job creation in industrial and other economic enterprises. Some of the large northern states, by contrast, are characterised by late and slow fertility decline and a record of sluggish job creation (Acharya et al. 2004: 217; Dyson 2010: 40-41): increasingly fragmented land-holdings become less viable and reduce job opportunities for the landless/land-poor, and the bulk of the potentially employed experience 'informal' employment, often poorly-paid and insecure, and/or extended periods of under- and un-employment. Education provides no guaranteed route into secure employment (Jeffrey et al. 2008) and young men may wait for years to achieve economic independence (Jeffrey 2010). Such employment difficulties have significant implications for young men's ability to marry and create families (to which I now turn) and the intergenerational contract (see below).

Marriage squeeze:

The 'marriage squeeze' refers to imbalances in the numbers of men and women in the potential marriage pool. In India, men usually marry women a few years younger and assessments of the marriage squeeze thus necessitate comparing the relevant age cohorts. In post-Independence India, reductions in child mortality before fertility declined meant that younger cohorts were larger (although the potential 'surplus' of females was somewhat reduced by excess female child mortality). Moreover, improvements in adult women's survival reduced levels of widowerhood and thus the proportions of men seeking second marriages (Bhat & Halli 1999). Gradually, 'shortages' of potential bridegrooms developed. With fertility decline, especially when this is rapid, however, younger cohorts begin to be smaller than older ones, creating 'shortages' of potential brides that are further exacerbated in some regions by sex selective abortion and excess female child mortality.

A common-sense understanding has developed that dowry escalation is linked to 'surpluses' of females and increasing competition for bridegrooms. Some commentators have also suggested that the increasing 'shortages' of brides could result in the tapering off of dowry (e.g. Bhat & Halli 1999; Das Gupta et al. 2003; Das Gupta & Li 1999). The relationship between numerical 'surpluses' and 'shortages' of brides and marriage payments (such as dowry and its escalation) is much more complex than this approach suggests, however. As Sudha and Rajan comment, shortages of marriageable women will not enhance their value on the marriage market: the 'marriage squeeze' has been associated with an increase and spread in dowry to regions and social groups where it had not been common and '[s]hortfalls

in the “supply” of women will lead to their being subject to greater restrictions, control and violence...’ (Sudha & Rajan 2003: 4368).⁴

It is far from straightforward to predict what will happen to marriage practices—people’s ability to marry, economic exchanges, etc.—because so many crucial considerations are not factored into demographic statistics. Large-scale studies usually enable disaggregation between rural and urban residents down to the district level and Scheduled Castes and Tribes are routinely detailed separately, but other castes tend to be enumerated in combined lists, people’s religious community membership is not always registered and estimating people’s economic position is fraught with complexity. Yet these and other criteria (such as appearance and education) channel people’s decisions when selecting marriage partners.

Most marriages in India are negotiated by parents and family elders, for whom a demographic ‘shortage’ of females may not map onto a *perceived* shortage of females in the relevant marriage pool. Indeed, throughout my own research in rural western Uttar Pradesh since the early 1980s, villagers have insisted that there is a shortage of (suitable) grooms. Aziz (1983: 604) attributed the element of compulsion in dowry to a shift from the ‘normal eligible bachelor to a “fancy” product’ (with English education, formal sector job etc.). Educated and employed young men receive more offers of marriage than uneducated unemployed young men—and they can hold out for a substantial dowry, too. Grooms’ parents often regard the dowry as recompense for the expenses of educating sons and getting them into employment (bribes, the costs of establishing a business) and particular occupations and castes may have specified rate charts (Banerjee & Jain 2001). More generally, men are increasingly unwilling to marry without a cash incentive because of the growing uncertainties about men’s livelihood prospects, whilst some men aim to fulfil their desire for consumer goods via their wife’s dowry (Banerjee & Jain 2001: 106-108).⁵ Additionally, concerns over girls’ ‘security’ pressurise girls’ parents to settle them quickly in good marriages, even if that curtails their education (Banerjee & Jain 2001; cf. Aziz 1983: 604, who describes girls as ‘perishable commodities’). Providing a generous dowry also enhances their social standing and may protect brides from harassment by in-laws who wished for larger dowries.⁶ All told, the families of well-placed grooms tend to have the upper hand in marriage negotiations. Given the employment prospects outlined in the previous section, this is likely to be even more common in the decades to come. In other

⁴ For a more extensive critique of the ‘marriage squeeze’ in relation to marriage payments, especially dowry, see Jeffery (Forthcoming).

⁵ Indeed, Das Gupta & Li (1999) note that dowry can attain a normative status—which would perhaps negate the tapering off in dowry inflation that they predict. See also Das Gupta et al. (2003).

⁶ There is evidence that young men implicated in dowry murders can make second marriages relatively easily—which suggests that women are quite easily replaceable rather than being in short supply, at least in the upper economic reaches.

words, the relative sizes of age cohorts of males and females *alone* can give rather little insight into how marriages come about (cf. Billig 1991).⁷

Das Gupta & Li (1999) comment that poor people are particularly badly hit by marriage squeezes: when men are in surplus, poor men find it hard to marry and when women are in surplus poor women cannot compete for the few marriageable men. I would put it somewhat differently. It is more productive to visualise a sliding scale of multiple marriage squeezes within caste and religious communities operating at different levels of the class hierarchy simultaneously, favouring 'suitable boys' at the top who are sought out as grooms and compromising the marriage chances of men without resources or employment prospects. Virtually all young women can marry but they tend to be siphoned up the system, dowry continues to be a *sine qua non* for marriage higher up the class hierarchy, and poor men experience shortages of women (cf. Billig 1991). The available data are not always sufficiently detailed and disaggregated to allow for an analysis incorporating economic and social diversities as well as demographic data. Yet it is vital to think in terms of diverse and fragmented marriage markets (not one marriage market) because that is how marriage negotiations play out on the ground.

Inter-regional differences in the timing and extent of fertility decline (and other demographic parameters) are echoed in long-standing regional differences in marriage practices and employment generation. The 'crisis of masculinity' (Chowdhry 2005) and wide class differences in men's ability to marry at a conventionally appropriate age, and the economic exchanges associated with marriage are likely to be most acute in the populous states of north and north-west India where employment opportunities are particularly limited. In the south, fertility declined sooner and with less sex bias than in the north and there are generally more employment opportunities. Further, urban India may look rather different from the rural areas: for instance, urban middle-class consumption ambitions put greater pressure on brides' families to provide generous dowries much earlier than in the rural areas. Yet, even in villages, dowries now include new consumer goods and large sums of cash. In addition, marriages continue to be mainly arranged by family elders, and this will probably remain the norm for many years to come. Although 'love marriages' are widely regarded as dishonourable, they do occur, probably more commonly in urban areas, and they rarely entail dowry or brideprice payments. To the extent that such marriages become more common, we might expect to see a shift in marriage practices.

⁷ To the best of my knowledge, there are no reliable national or even regional data on marriage payments, including whether dowry payments are increasing in real terms and the social and economic profiles of people making particular types and sizes of payments. See AIDWA (ed.) (2003) for an account of people's *perceptions* of how dowry has altered in character in recent decades.

Overall, however, recent data suggest that economic inequality has increased during the period of economic liberalisation, so we should not expect the homogenisation of marriage markets in the near future (Sarkar & Mehta 2010). Educated and securely employed men will probably continue to command large dowries when they marry. And increasing numbers of poor men will probably have to wait many years to marry or will simply fail to marry at all, which Guilmoto (2010) predicts will undermine the patriarchal system from which son preferences derive—although he also predicts more forced marriage, trafficking of women and rape. One does not need to agree with all the predictions of Hudson & Den Boer (2004) that the growing numbers of unmarried young men in India (and Asia more generally) pose a threat to national and international security through rising levels of criminality and violence (in general, as well as against women). But this does not mean that we should ignore the crisis of masculinity faced by young men who cannot achieve the respectable adult roles of husband and breadwinner.

Implications of fertility decline for women:

In the middle of the 21st century, most young women will still marry, since parents will probably continue to arrange most marriages and few women will be able to opt out of marriage. Typically, rural and uneducated women in the north marry at younger ages than urban women, those who complete secondary and tertiary education and women in the south. Overall, however, women's age of marriage has increased in recent decades but only to the late teens or early 20s, partly because girls' education is now an important counter in marriage negotiations. This is unlikely to increase greatly in the foreseeable future, since girls' parents are juggling girls' education (which might delay marriage) against family honour (which pushes towards earlier marriage).

Well-educated young men in secure employment will probably have little difficulty in attracting brides with a dowry, and they may continue to marry in their 20s. Young men who lack sufficient economic security to attract offers of marriage face a very different situation. Where there are several brothers, one may be married relatively young, in order to meet the household's needs for women's labour, with the remaining brothers delaying their marriage until their 30s or later (or possibly sharing their brother's wife in *de facto* fraternal polyandry: Jeffery & Jeffery 1997: 229ff.) In addition, local shortages of brides can be short-circuited by importing brides from other regions, with payments being made by the groom and his kin rather than dowry coming from the bride's family. Long-distance brides generally come from the northern hills, the eastern Gangetic plain, north-east India, Bangladesh and more recently Kerala. Such a class-differentiated scenario has a long history in north-west India. Nevertheless, long-distance brides have been attracting increasing attention in recent years (Blanchet 2005; Das Gupta & Li 1999; Jeffery & Jeffery 1996: 231-244; Jeffery et al.

1989: 39-40; Jeffery Forthcoming; Kaur 2004, 2008). In such instances, age gaps between spouses would probably widen and hamper the development of more companionate marriage; this is likely to be particularly conspicuous in the north and north-west where age gaps between spouses have generally been smaller than in the south.

Nevertheless some demographic changes may have positive implications for women. Rising age of first pregnancy and low fertility reduce the incidence of maternal mortality as well as maternal depletion due to pregnancy, childbirth and lactation. Increasingly, young women are having their children in quick succession shortly after marriage and then being sterilised. Nowadays, young women in India have often completed their childbearing before their mid-20s (Dyson 2010: 36, 43; Visaria 2004a: 60 ff.). The *social* impact of lowered fertility and early completion of childbearing is hard to predict, however.

Paid employment for women:

Some authors predict women's greater involvement in the labour force, with the potential to enhance their position within their husbands' families (McNay et al. 2004: 171; Visaria 2004a: 73). But it is not inevitable that the time seemingly liberated by women's abridged fertility will be devoted to paid employment, not least because job creation is not keeping pace with the increasing numbers of young *men* seeking employment. Despite class differences and locally-specific employment opportunities, most young women will be unlikely to obtain suitable occupations (cf. Desai 2010). Poor women have long been compelled to perform dirty, ill-paid, insecure and undesirable paid work; low fertility may make it easier to combine such employment with domestic and childrearing duties. In general, however, paid employment for married women is still considered rather undesirable and women are commonly withdrawn from paid employment outside the home if the household's economic position improves. For highly-educated women, completing childbearing quickly may enable them to enter the labour force on favourable terms. But most women will probably continue to be largely based in their homes.

These presumptions mesh with parental perceptions that girls' education is important primarily because it enhances marriageability (not employability). In contemporary India, potential grooms and their parents seek educated brides who possess refined housewifery skills and (especially) have better 'quality' childrearing capacity: overseeing children's homework and reducing outlays on tuitions, and investing huge effort in their children's progress in the extremely competitive educational market (e.g. Donner 2008).

Women's marriage migration:

Women's marriage migration to their in-laws' homes will almost certainly continue to be the norm, especially in the rural areas, but also in many urban settings. To the extent that

patrilocal residence persists, the buttresses and rationales for daughter aversion and son preferences will remain, given the need for care in old age (in addition to the costs of rearing and providing dowries for daughters). Indeed, as Guilmoto (2009) argues, fertility decline does not reduce the need for a son, rather it increases the risk of being sonless. In a low fertility regime, then, masculine CSRs are probably not a thing of the past, for the premium on ensuring that a small family has at least one son impacts on whether female infants are born or will survive childhood.

Furthermore, marriage migration has implications for girls who survive to become married women themselves. Especially in the south and also often amongst Muslims in the north, marriage distances are lower than for most women in the north, where large marriage distances, poor transport and communication facilities and normative restrictions on who can visit women in their in-laws' homes all hamper ready contact with out-married daughters. Young married women's disempowerment by virtue of their dislocation from their supportive childhood networks and the emotional upheaval that marriage brings is further heightened by controls over their mobility.⁸

But how will patterns of marriage migration fare in the wake of other social and economic changes? Das Gupta (2009) argues that the rationale for son preferences is 'unravelling' because expectations that brides will migrate to their in-laws' home are being undermined, particularly by urbanisation (which detaches people from the land) and by the state's supplanting of the political importance of patrilineal clans. These processes, however, are likely to be uneven and very slow in much of India. Parts of south India are already significantly more urbanised than much of the north and marriage patterns there generally do not entail as much separation of a married woman from her natal kin. In the large northern states, however, over 70 per cent of the population lives in rural areas.⁹ For landowners, women's marriage migration has a strong economic rationale: sons remain in their natal village to farm whilst their in-migrant wives bear sons to continue the patriline and perform other household services. The land-poor and landless have fewer economic reasons for continuing to marry their daughters out. Yet, whilst parents acknowledge the grief of separation from their married daughters, hegemonic taken-for-granted ideas about giving a daughter in marriage and receiving nothing in return serve to perpetuate women's marriage migration.

In other words, especially in India's north and north-west, women's marriage migration is likely to be quite resilient, thus continuing young married women's subordination and

⁸ See for instance, Dyson & Moore (1983), Jeffery et al. (1989), Palriwala & Uberoi (2005). Palriwala (1999) notes the importance of visiting the natal home to work there and also to receive gifts for the in-laws.

⁹ Definitional problems, however, mean that many 'rural' areas deserve re-classification as urban. See Dyson (2010) and Dyson & Visaria (2004).

vulnerability to dowry demands, violence and harassment in their marital homes. And, in a low fertility regime, women will need to bear at least one son. Women are sometimes coerced into sex selective abortions—but they also have a significant stake in bearing sons to support them in old age. Without major improvements in women's access to education, employment, property rights and health care, 'daughter aversion' will probably persist. As Harriss-White (1999) argues, fertility decline coupled with increasing needs for old age support—a form of 'demographic "structural adjustment" without precedent' (148-9)—pull in the opposite direction from the Indian government's piecemeal (and ineffective) efforts to eradicate dowry and sex selective abortion. The changes set in motion by fertility decline, then, are not unambiguously beneficial to women.

Population ageing and the 'intergenerational contract':

Much of India is unlikely to experience the breathing space of a demographic dividend. Declining fertility and increasing longevity will inexorably result in increasing proportions of elderly people outside the normal 'working ages', many of them infirm although some will undoubtedly need to be economically active, or would wish to be. And the problems that men of 'working age' face in obtaining employment and family building are likely to persist. There will, then, be considerable challenges in meeting the day-to-day subsistence needs of those who can no longer earn and in providing health care for the elderly infirm. Crucially, there is little prospect of comprehensive provision of adequate state or occupational pensions, or of affordable good quality health care or residential care for the infirm or destitute.

Few employed men are in occupations that provide pensions or health insurance—or indeed the surplus income that would enable substantial savings. Additionally, as cohorts age, poor unmarried men will be more prominent amongst the elderly—disproportionately men unable to marry because of their poor employment prospects. More strikingly, though, adult women's life expectancies are now higher than men's (partly due to reductions in female mortality in the reproductive ages because of declining fertility) (Das Gupta & Bhat 1997). This 'feminisation' of old age raises several issues connected with women's positions in the labour market and family systems. Disproportionately, women are *not* economically self-sufficient and they are less likely than men to be in paid employment or to possess assets (land, shelter, savings etc.) in their own right (Visaria 2004b: 54). As is already the case, widows will probably be in the most difficult situations (Chen 2000). Existing widows' state pensions are inadequate to enable widows to subsist alone (and corruption in low level officialdom means that widows often cannot access all or even any of the state pension to which they are entitled). This means that most elderly people in India cannot be economically independent. With increasing proportions of the elderly, this situation will worsen through the next few decades at least.

This takes us to the ‘intergenerational contract’ (or bargain), in which people in the working ‘generation’ transfer resources both to the young and to the elderly. In India, without significant social provision from either the state or the market, the intergenerational contract basically operates *within the family* (Collard 2000). This is a long-term ‘contract’, as individuals move through the generations, sometimes providing for others, sometimes being provided for. Potentially, people in different generations have conflicting interests, so the robustness of the contract—the extent to which those who fail to fulfil their side of the bargain can be sanctioned—is crucial (Collard 2000). Croll (2006) notes the widespread fear in Asia generally that ‘modernisation’ will increase individualism. Young couples may be caught between wishing to invest heavily in their own children and their obligation to repay their debt to their parents. She argues, however, that people are reinterpreting and renegotiating the intergenerational contract, which becomes increasingly based on the benefits that accrue to all the parties. Parental investments in children may be *intensified* (which increases the sense of obligation), *protracted* to include helping adult children (childcare for grandchildren, domestic work) and *spread* (to include daughters). And parents may delay the transfer of resources (land, house etc.) to retain a hold over their adult children. For Kabeer (2000), though, the intergenerational contract is risky, even when parents have some hold over their children, whether it be economic or emotional.

Somewhere between 80-90 per cent of India’s elderly live with adult children or other relatives, even in the urban areas (Croll 2006), but predicting how long the intergenerational contract will continue to operate like this is complex. With young women these days increasingly completing their childbearing by their mid-20s, most people are grandparents by their late 40s (several years earlier would be typical in rural north India). Whilst the grandchildren are small, the grandparents may still be economically active and/or able to provide childcare. For a while, the intergenerational contract may function to everyone’s benefit, although it cannot be guaranteed to operate straightforwardly to the benefit of the elderly. Sons might fail to support their ageing parents—and declining fertility only reduces parental options about sources of care. From the other side, low fertility and rising longevity both increase and protract the financial burden on each adult son of caring for elderly parents. With the burden of care-work—of children as well as the elderly—falling predominantly on in-married women, increasingly concentrated care responsibilities will present an additional obstacle to women’s labour force participation. Moreover, by the time the grandchildren’s education becomes most costly and they need to be settled in marriage, the grandparents will have become increasingly reliant on their adult children for subsistence and meeting their health-care needs. To the extent that marriage ages rise, especially for men, this pincer effect is likely to be even more apparent. All these

considerations could exacerbate the potential for conflicts and might compromise the care that the elderly receive.

Of course, there will probably be multiple intergenerational contracts in India. Given regional differences in the timing and extent of fertility decline, population ageing also has regional dimensions, with ageing occurring most rapidly in states where fertility has been lowest for longest: Tamilnadu and Kerala, for instance, will be experiencing a decline in people aged 15-49 by 2026 (Dyson 2004: 99 ff.). In the north, by contrast, population ageing is proceeding more slowly and for some decades to come most elderly people will continue to have several sons on whom they might rely.

Further, people's capacity to provide for their elderly family members relates closely to their economic position (Collard 2000; Kabeer 2000). Poor people may be faced with particularly painful dilemmas—whether to provide for their children or care for their parents. Whilst the wealthy might employ domestic servants and nursing-staff to look after their elderly kin, men at the other end of the economic scale would struggle to spare the necessary resources even to feed their parents. Indeed, they may even have remained unmarried and thus have no wife to perform care-work for their own parents, as well as having no children to care for them in their own old age. The working conditions and low incomes of the poor also mean that their health status is liable to be compromised at much younger ages than among the more wealthy (despite the rise in 'diseases of affluence'). Yet they and their adult children will be least well placed to weather their need for health-care or their inability to be economically active. In rural areas, people with land may try to retain a hold over their sons by deferring the transfer to ownership. The landless and land-poor, however, can exert little leverage over their sons, who may be employed locally but refuse to contribute to their parents' upkeep or may migrate in search of work and fail to send remittances. On the other hand, to the extent that people are increasingly detached from the land, we might also expect some shift in expectations that parents should rely on sons rather than daughters—although this seems to be a limited and mainly urban phenomenon so far.

Concluding Comments

Regional differences have been historically important in India's demographic transition, although they may narrow in the decades to come. But intra-regional differences—of economic position, caste and religious community etc.—show no sign of waning. Thus, declining fertility and population ageing, in both of which gendered processes are central, will play out in very different ways.

Predicting how social processes will operate over time is always a risky affair. That said, India as a whole is unlikely to benefit from the demographic dividend (although parts of the

south may do so), because of the intractable problems of job creation that have dogged India's economy for decades and because women's paid employment is so low. Enduring employment difficulties are also likely to be reflected in the continuing differentiation of marriage markets, with well-placed young men able to command high dowries when they marry, whilst poor young men will find it increasingly hard to marry. Although women may experience health benefits from low fertility, the *social* impact of low fertility is more ambiguous. Enhanced labour force participation by women is not guaranteed, but greater investment in 'quality' childrearing and increased responsibilities for care of the elderly are likely. If women's marriage migration continues, the considerations that contribute to 'daughter aversion' will persist, with various adverse effects for gender politics. The gender and class implications of population ageing also suggest that 'intergenerational contracts' will be both diverse and characterised by tension and re-negotiation.

There are, of course, numerous other issues on which there can be even less certainty—for instance, how India's national and regional economies will intersect with global events in coming decades or how social movements such as women's activist groups might impinge on the various gender issues that have been alluded to above. And India does not readily lend itself to grand narratives: its diversity renders it all the more important not to simplify what is bound to be a complex and heterogeneous future.

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